

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
NASHVILLE TENNESSEE DIVISION**

In re:

ROBERT A GARRETT
MELISSA A GARRETT
Debtor(s)

Case No. 06-05041-MH3-13

Chapter 13 Trustee's Final Report and Account

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/12/2006.
- 2) The plan was confirmed on 10/31/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/03/2007, 08/08/2007, 05/06/2008, 12/01/2010, 05/17/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/22/2011.
- 5) The case was completed on 01/01/1900.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,275.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$107,893.50
Less amount refunded to debtor	\$2,141.38

NET RECEIPTS:**\$105,752.12****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,027.00
Court Costs	\$274.00
Trustee Expenses & Compensation	\$2,051.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$5,352.88**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANESTHESIA MEDICAL GROUP	Unsecured	285.00	NA	NA	0.00	0.00
BEST BUY	Secured	2,586.95	50.00	50.00	50.00	2.67
B-LINE LLC	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	730.28	832.93	832.93	832.93	0.00
CENTENNIAL MEDICAL CTR	Unsecured	979.40	NA	NA	0.00	0.00
CENTENNIAL MEDICAL CTR	Unsecured	713.48	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,144.48	NA	NA	0.00	0.00
CITIBANK	Unsecured	NA	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	1,277.00	1,277.00	1,277.00	1,277.00	0.00
CITIMORTGAGE INC	Secured	NA	118,324.31	57,493.49	57,493.49	0.00
CITIMORTGAGE INC	Secured	3,929.00	6,767.81	7,558.72	7,558.72	0.00
COLUMBIA HOUSE	Unsecured	31.94	NA	NA	0.00	0.00
CREDIT BUREAU SYSTEMS INC	Unsecured	143.46	NA	NA	0.00	0.00
DISNEY BOOK CLUB	Unsecured	53.85	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	3,144.66	3,151.11	3,151.11	3,151.11	0.00
ECAST SETTLEMENT CORP	Unsecured	14,518.49	12,735.69	12,735.69	12,735.69	0.00
ECAST SETTLEMENT CORP	Unsecured	575.13	594.10	594.10	594.10	0.00
ECAST SETTLEMENT CORPORATIO	Unsecured	NA	2,586.95	2,586.95	2,586.95	0.00
FORD MOTOR CREDIT COMPANY	Unsecured	160.80	160.90	160.90	160.90	0.00
HOLLY TREE HOA	Secured	NA	396.00	396.00	396.00	0.00
HOLLY TREE HOA	Secured	NA	0.00	1,210.00	1,210.00	0.00
LIFECARE HOME MEDICAL EQUIPM	Unsecured	19.86	NA	NA	0.00	0.00
MID TN NEONATOLOGY	Unsecured	16.31	NA	NA	0.00	0.00
MOVIE GALLERY	Unsecured	66.23	NA	NA	0.00	0.00
NTD LABORATORIES	Unsecured	95.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	1,029.01	1,127.69	1,127.69	1,127.69	0.00
ROUNDUP FUNDING LLC	Unsecured	1,284.53	1,293.84	1,293.84	1,293.84	0.00
SCIENCE FICTION BOOK CLUB	Unsecured	15.25	NA	NA	0.00	0.00
SEARCH FINANCIAL INC	Unsecured	1,499.44	NA	NA	0.00	0.00
STEVEN F GLASER	Unsecured	360.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL TN INC	Unsecured	1,092.00	956.70	956.70	956.70	0.00
WFS FINANCIAL	Unsecured	NA	0.00	2,851.39	2,851.39	0.00
WFS FINANCIAL	Secured	7,726.06	7,851.39	5,000.00	5,000.00	1,120.06

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$58,703.49	\$58,703.49	\$0.00
Mortgage Arrearage	\$7,954.72	\$7,954.72	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,050.00	\$5,050.00	\$1,122.73
TOTAL SECURED:	\$71,708.21	\$71,708.21	\$1,122.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,568.30	\$27,568.30	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,352.88</u>	
Disbursements to Creditors	<u>\$100,399.24</u>	
TOTAL DISBURSEMENTS :		<u>\$105,752.12</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2012

By: /s/ Henry E. Hildebrand, III

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.